

**Exhibit J**



**FINANCIAL ANALYSIS FORM**

Account Number

I want to: The property is my: The property is:		<input checked="" type="checkbox"/> Keep the Property <input checked="" type="checkbox"/> Primary Residence <input checked="" type="checkbox"/> Owner Occupied		<input type="checkbox"/> Sell the Property <input type="checkbox"/> Second Home <input type="checkbox"/> Renter occupied		<input type="checkbox"/> Investment <input type="checkbox"/> Vacant	
<b>BORROWER</b>				<b>CO-BORROWER</b>			
Borrower's Name: <u>Eda Silber</u>				Co-Borrower's Name: _____			
SSN: <u>2-226</u> CITY NUMBER: _____ DATE: _____				SOCIAL SECURITY NUMBER: _____ DATE OF BIRTH: _____			
HOME PHONE NUMBER WITH AREA CODE: <u>N/A</u>				HOME PHONE NUMBER WITH AREA CODE: _____			
CELL OR WORK NUMBER WITH AREA CODE: <u>800-933-4156</u>				CELL OR WORK NUMBER WITH AREA CODE: _____			
MAILING ADDRESS: <u>23 Fernham Rd. South Windsor Ct 06074</u>				EMAIL ADDRESS: _____			
PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME): <u>Same</u>							
Is the property listed for sale? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Have you received an offer on the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Date of offer: _____ Amount of Offer \$: _____ Agent's Name: _____ Agent's Phone Number: _____ For Sale by Owner? <input type="checkbox"/> Yes <input type="checkbox"/> No				Have you contacted a credit-counseling agency for help? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If yes, please complete counselor contact information below. Counselor's Name: <u>Hope / CHA</u> Counselor's Phone Number: _____ Counselor's Email: _____			
Who pays the Real Estate Tax bill on your property? <input type="checkbox"/> I do <input checked="" type="checkbox"/> Lender does Are the taxes current? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Condominium or HOA Fee: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No \$: _____ Paid to: _____				Who pays the hazard insurance policy for your property? <input type="checkbox"/> I do <input checked="" type="checkbox"/> Lender Does <input type="checkbox"/> Paid by Condo or HOA Is the policy current? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Name of Insurance Co.: _____ Insurance Co. Tel #: _____			
Have you filed for bankruptcy? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> If yes: Chapter 7 <input type="checkbox"/> Chapter 13 Filing Date: _____ Has your bankruptcy been discharged? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Bankruptcy case number: _____							
If there are additional Liens/Mortgages or Judgments on this property, please name the person(s), company or firm and their telephone numbers, Lien Holder's Name/Service, Balance, Contact Number, Loan Number							
<b>HARDSHIP AFFIDAVIT</b>							
I am having difficulty making my monthly payment because of financial difficulties created by (Please check all that apply):							
<input checked="" type="checkbox"/> My household income has been reduced or lost. For example unemployment, underemployment, reduced pay or hours, decline in business earnings, death in family, serious or chronic illness, permanent or short-term disability, incarceration, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members) or divorce of a spouse or ex-spouse.				<input type="checkbox"/> My monthly debt payments are excessive and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.			
<input type="checkbox"/> My expenses have increased. For example: monthly mortgage payment has increased or will increase, high medical or health care costs, uninsured losses (such as those due to fire or natural disasters), increased property taxes, or unexpectedly high utilities.				<input type="checkbox"/> My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts). Cash reserves do not include assets that serve as an emergency fund (generally equal to three times my monthly debt payments).			
<input type="checkbox"/> Other: _____							
Explanation (Required): _____ _____ _____ _____ _____							
If additional space is needed for Explanation, please include an additional page.							

FINANCIAL ANALYSIS FORM

FINANCIAL ANALYSIS FORM  
 (Continued)

Account Number

8843

8843

1 - Monthly Household Income		2 - Monthly Household Expenses/Debt		3 - Household Assets	
Gross Salary/Wages = total monthly income before any tax withholding or employer deductions	\$	First Mortgage Payment	\$ 1990.86	Checking Account(s) Balance	\$ 497.87
Overtime	\$	Second Mortgage Payment/Lease/Rent	\$X	Checking Account(s) Balance	\$ 3950.78
Child Support/Alimony*	\$	Insurance - hazard, wind, flood, etc (if not enclosed and included in your current mortgage payment)	\$X	Savings/Money Market	\$
Social Security/SSDI	\$	Property Taxes (if not enclosed and included in your current mortgage payment)	\$X	CDs	\$
Other monthly income from pensions, annuities or retirement plans	\$	Credit Cards/Installment Loan(s) (must attach payment statement)	\$ 25.25	Stocks/Bonds	\$
Tips, commissions, bonus and self-employed income	\$	Alimony, child support payments	\$X	Other Cash on Hand	\$ 1800.00
Rents Received	\$ 500.00	Health Insurance	\$X	Other Real Estate (estimated value)	\$
Unemployment Income	\$ 290.33	HOA/Land Fees/Property Maintenance	\$X	Other	\$
Food Stamps/Welfare	\$	Car Payments	\$ 209.46		
Other (investment income, royalties, interest, dividends, etc)	\$	Medical Expenses	\$X		
		Child Care	\$X		
		Student Loans/Personal Loans	\$X		
		Auto Expenses/Carline/Insurance	\$ 180		
		Food/Household Supplies	\$ 425.00		
		Water/Sewer/Utilities/Phone(s)/Cable	\$ 210		
		Other	\$		
<b>Total (Gross income)</b>	<b>\$ 3442.33</b>	<b>Total Debt/Expenses</b>	<b>\$ 3065.86</b>	<b>Total Assets</b>	<b>\$ 6048.65</b>

\*Include combined income and expenses from the borrower and co-borrower (if any). If you include income and expenses from a household member who is not a borrower, please specify using a separate page if necessary. You are not required to disclose Child Support, Alimony, or Separation Maintenance income unless you choose to have it considered by your servicer. If additional space is needed, please include an additional page.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information <b>Ethnicity:</b> <input checked="" type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White <b>Sex:</b> <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male		<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Female <input type="checkbox"/> Male	
<b>To be Completed by Interviewer</b> This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet		Interviewer's Name (print or type) & ID Number Interviewer's Signature Date Interviewer's Phone Number (include area code)	
Name/Address of Interviewer's Employer			



Account

## Transaction History

### Disclaimer

The transactions and balances shown below may differ from your records because it may not include deposits in progress, outstanding checks, or other withdrawals, payments, purchases or charges. This report is for information only.

### Account Title/Address:

TODD SILBER  
73 FARNHAM RD

SOUTH WINDSOR, CT 06074

### Customer Name:

TODD SILBER

Acct #: 443

Acct Type: VIP FREE INTEREST CHECKING

Balance: \$497.87

Total Available Balance: \$497.87

Last Statement Date: 03/20/2010

### History search parameters

#### Transaction

Type: DDA Transactions

#### Amount

To:

#### Date

To: 04/05/2010

### Pending Transactions

Post Date	Transaction Type	Description	Check #	Amount/Rate
04/05/2010	TRANSFER WITHDRAWAL	TRANSFER TO DDA 18670396	0000000000	1,341.92

### Posted Transactions

Post Date	Transaction Type	Description	Check #	Amount/Rate	Resulting Balance
04/02/2010	DEPOSIT	DEPOSIT	0000000000	590.00	\$1,022.72
04/01/2010	DEPOSIT	DEPOSIT	0000000000	679.00	\$1,701.72
03/26/2010	CK CRD SIGNATURE PURCH	EBAY INC.	0000000000	117.56	\$1,584.16
03/26/2010	CK CRD PIN PURCHASE	STOP & SHOP #6295STOP & SH 001	0000000000	29.00	\$1,555.16
03/26/2010	CK CRD PIN PURCHASE	TANDY LEATHER 10STANDY LE 001	0000000000	57.30	\$1,497.86
03/26/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN30	0000000000	85.81	\$1,412.05
03/25/2010	DEPOSIT	DEPOSIT	0000000000	679.00	\$2,091.05
03/24/2010	CK CRD SIGNATURE PURCH	BJ'S FUEL #9104 34/49242344257	0000000000	30.08	\$2,060.97
03/23/2010	POD INCLEARING CHECKS	PAID CHECK	0000000972	209.27	\$1,851.70
03/23/2010	POD INCLEARING CHECKS	PAID CHECK	0000000955	412.50	\$1,439.20
03/23/2010	ACH WITHDRAWAL	SEARS PAYMENT CHECK PYMT 09	0000000974	25.00	\$1,414.20
03/22/2010	ACH WITHDRAWAL	CHASE CHECK PYMT 29	0000000973	155.00	\$1,259.20
03/19/2010	IOD INTEREST PAID	IOD INTEREST PAID	0000000000	0.04	\$1,259.16
03/19/2010	CK CRD PIN PURCHASE	HARKENS MARKET LLC HARKENS 0100	0000000000	25.02	\$1,234.14
03/19/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN30	0000000000	35.79	\$1,198.35
03/18/2010	CK CRD SIGNATURE PURCH	DUNKIN #330464	0000000000	9.86	\$1,188.49
03/18/2010	CK CRD SIGNATURE PURCH	TURBINE INC.-SUBSC 33892343344	0000000000	14.99	\$1,173.50
03/18/2010	DEPOSIT	DEPOSIT	0000000000	679.00	\$1,852.50
03/17/2010	CK CRD SIGNATURE PURCH	USPS 0833690128	0000000000	20.83	\$1,831.67
03/16/2010	ACH WITHDRAWAL	YANKEE GAS CHECKPAYMT 27	0000000970	50.00	\$1,781.67



Account # 8843

Transaction History Continuation

Disclaimer  
The transactions and balances shown below may differ from your records because it may not include deposits in progress, outstanding checks, or other withdrawals, payments, purchases or charges. This report is for information only.

TODD SILBER

ACCT # 8843

VIP FREE INTEREST CHECKING

Results

Post Date	Transaction Type	Description	Check #	Amount/Rate	Resulting Balance
03/16/2010	ACH WITHDRAWAL	GEICO CHECKPAYMT 09	0000000071	171.10	6590.86
03/16/2010	CK CRD SIGNATURE PURCH	USPS 0833650128	0000000000	12.09	6761.96
03/16/2010	CK CRD SIGNATURE PURCH	HIGASHI JAPANESE R 00109843344	0000000000	15.60	6774.08
03/16/2010	CK CRD SIGNATURE PURCH	HOOTERS OF MANCHES 50616043344	0000000000	17.81	6789.68
03/16/2010	POD ENCLOSING CHECKS	PAID CHECK	0000000000	30.88	6807.46
03/16/2010	CK CRD SIGNATURE PURCH	NEWBURY COMICS 270003433443576	0000000000	52.99	6827.46
03/16/2010	CK CRD PIN PURCHASE	GEISSLER'S SUPER MARKS 5346	0000000000	24.13	6880.45
03/12/2010	CK CRD PIN PURCHASE	STOP & SHOP 8555STOP & SH 001	0000000000	20.63	6859.82
03/12/2010	CK CRD PIN PURCHASE	TARGET T1249 MANCHESTER 4200	0000000000	31.26	6925.34
03/12/2010	CK CRD PIN PURCHASE	GEISSLER'S SUPER MARKS 5346	0000000000	31.99	6956.50
03/12/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN33	0000000000	51.13	6988.49
03/12/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN30	0000000000	137.19	61,039.62
03/11/2010	CK CRD SIGNATURE PURCH	BLIZZARD ENT*WOW 8	0000000000	14.99	61,176.61
03/11/2010	DEPOSIT	DEPOSIT	0000000000	679.00	61,191.61
03/08/2010	CK CRD SIGNATURE PURCH	WINDYS WOLF 740023433443376361	0000000000	2.52	61,194.13
03/08/2010	CK CRD SIGNATURE PURCH	MCDONALD'S F7967 1	0000000000	17.98	61,176.15
03/08/2010	CK CRD PIN PURCHASE	USPS 0875140174/850 CLUP 0026	0000000000	3.72	61,172.43
03/05/2010	CK CRD SIGNATURE PURCH	GODADET.COM 185000433443376361	0000000000	35.25	61,137.18
03/05/2010	CK CRD PIN PURCHASE	STOP & SHOP 8555STOP & SH 001	0000000000	10.20	61,126.98
03/05/2010	ONLINE TRNSF-IMMEDIATE	TRF TO CK 0010070356	0000000000	3,341.92	57,785.06
03/04/2010	CK CRD SIGNATURE PURCH	BARKU JAPAN 067901433443376561	0000000000	7.91	61,792.97
03/04/2010	DEPOSIT	DEPOSIT	0000000000	679.00	61,935.63
03/03/2010	CK CRD SIGNATURE PURCH	DUNKIN #306504	0000000000	3.86	61,286.63
03/03/2010	ACH WITHDRAWAL	HOMES DEPOT CR BY CHECK PYMT 09	0000000000	180.00	61,105.49
03/02/2010	CK CRD PIN PURCHASE	BARNESNOBLE 270 BUCKLARB IN38	0000000000	3.71	61,450.49
03/02/2010	CK CRD PIN PURCHASE	BARNESNOBLE 270 BUCKLARB IN39	0000000000	26.45	61,424.04
03/02/2010	WITHDRAWAL AT ATM	WELLS FARGO ATE 20021003376561	0000000000	25.20	61,198.84
03/02/2010	POD ENCLOSING CHECKS	PAID CHECK	0000000000	209.57	61,500.68
03/01/2010	ACH WITHDRAWAL	CITICARD PAYMENT CHECK PYMT 09	0000000000	85.00	61,709.53
03/26/2010	CK CRD SIGNATURE PURCH	MANHATTAN WARDROBE	0000000000	59.39	61,734.92
03/26/2010	CK CRD SIGNATURE PURCH	EBAY INC.	0000000000	104.57	61,854.31
03/26/2010	CK CRD PIN PURCHASE	STOP & SHOP 8555STOP & SH 001	0000000000	36.00	61,958.68

APR-5-2010 13:30 FROM: SOUTH WINDSOR JR. IL TO: JASPA5447045

TO: 185634052 US

P. A.



Account # 8843

# Transaction History Continuation

## Disclaimer

The transactions and balances shown below may differ from your records because it may not include deposits in progress, outstanding checks, or other withdrawals, payments, purchases or charges. This report is for information only.

TODD SILBER

2nd check 12/2/10  
 Account # 8843

ACCT # 8843

VIP FREE INTEREST CHECKING

## Results

Post Date	Transaction Type	Description	Check #	Amount/Rate	Resulting Balance
02/26/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN30	0000000000	41.98	\$1,294.88
02/26/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN39	0000000000	123.75	\$2,036.86
02/25/2010	DEPOSIT	DEPOSIT	0000000000	679.00	\$2,160.61
02/24/2010	CK CRD SIGNATURE PURCH	AMAZON MKTPPLACE BM	0000000000	17.73	\$1,481.41
02/23/2010	ACH WITHDRAWAL	Cox Comm - CON CHECK PYMT 09	0000000965	126.44	\$1,499.34
02/22/2010	CK CRD SIGNATURE PURCH	SPARE TIME-VERNON 525164433443	0000000000	23.25	\$1,625.76
02/22/2010	ACH WITHDRAWAL	GETCO CHECKPAYMT 09	0000000964	171.10	\$1,648.03
02/22/2010	WITHDRAWAL AT ATM	ATM TARGETVILLE PD 5181564734	0000000000	70.00	\$1,870.13
02/19/2010	IOD INTEREST PAID	IOD INTEREST PAID	0000000000	0.05	\$1,860.13
02/19/2010	CK CRD SIGNATURE PURCH	USPS 0833690128	0000000000	12.95	\$1,860.08
02/19/2010	DEPOSIT AT ATM	1695 ELLINGTON RD 115719433443	0000000000	679.00	\$1,873.03
02/16/2010	CK CRD SIGNATURE PURCH	BUGABOO CREEK#2006 14849743344	0000000000	40.00	\$1,194.03
02/11/2010	DEPOSIT	DEPOSIT	0000000000	679.00	\$1,234.03
02/10/2010	ACH WITHDRAWAL	GEMB RSF CHECKPAYMT 09	0000000963	50.00	\$655.03
02/10/2010	ACH WITHDRAWAL	LOWES/GEMB CHECKPAYMT 09	0000000962	50.00	\$605.03
02/08/2010	CK CRD SIGNATURE PURCH	BUCKLAND HILL 0000 001	0000000000	22.00	\$655.03
02/08/2010	POD CLEARING CHECKS	PATD CHECK	0000000961	30.00	\$677.03
02/08/2010	ACH WITHDRAWAL	KOHLS CHG Pmt Check Pmt 09	0000000960	15.00	\$707.03
02/08/2010	CK CRD PIN PURCHASE	TARGET T1246 MANCHESTER 4960	0000000000	77.32	\$759.03
02/00/2010	ONLINE TRNSF-IMMEDIATE	TRF TO CK 0018570356	0000000000	1,265.87	\$788.30
02/05/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN38	0000000000	54.30	\$2,004.82
02/05/2010	DEPOSIT	DEPOSIT	0000000000	1,018.00	\$2,040.12

End of Report



Account # 2843

## Transaction History

### Disclaimer

The transactions and balances shown below may differ from your records because it may not include deposits in progress, outstanding checks, or other withdrawals, payments, purchases or charges. This report is for information only.

### Account Title/Address:

TODD SILBER  
73 FARMHAM RD.

SOUTH WINDSOR, CT 06074

2nd  
Checking  
Account

### Customer Name:

TODD SILBER

Acct #:

396

Acct Type: VIE FREE INTEREST CHECKING...

Balance: \$3,950.78

Total Available Balance: \$4,448.65

Last Statement Date: 03/20/2010

Bank Account  
Balance

### History search parameters

Transaction

Amount

Date

Type: DDA Transactions

From:

To:

### Pending Transactions

Post Date	Transaction Type	Description	Check #	Amount/Rate
04/05/2010	TRANSFER TO CHECKING	TRANSFER FROM DDA 19654443	0000000000	1,241.92

### Posted Transactions

Post Date	Transaction Type	Description	Check #	Amount/Rate	Resulting Balance
03/19/2010	IOD INTEREST PAID	IOD INTEREST PAID	0000000000	0.08	\$2,608.86
03/03/2010	ONLINE TRNSF-IMMEDIATE	TFR FR CK 0019654443	0000000000	1,341.92	\$2,608.78
02/15/2010	IOD INTEREST PAID	IOD INTEREST PAID	0000000000	0.02	\$1,266.86
02/08/2010	ONLINE TRNSF-IMMEDIATE	TFR FR CK 0019654443	0000000000	1,205.57	\$1,266.84
02/05/2010	CK CRD SIGNATURE FURN	GUPADRY.COM 283000433443001030	0000000000	25.22	302.17
01/29/2010	ONLINE TRNSF-IMMEDIATE	TFR FR CK 0019654443	0000000000	80.00	\$100.25

End of Report

\* = money put aside each month, offered to GMAC  
as well as proving I could afford a modified payment (monthly)  
following HAMP Guidelines. Going off the principal balance of  
my Loan/Note.



APR-5-2010 13:31 FROM: SOUTH WINDSOR PUBLIC 9606447645 TO: 18663405216

P.9

Additional Income  
Lease Agreement

Account Number

8843

This agreement, made on 04/01/2010 is a contract between: Todd Silber (Owner of property) and Mindy Johnston (Tenant/Roommate)

Property: 73 Farnham RD. South Windsor, Ct 06074

I understand that I am entering into a legally binding agreement to rent a room at this property. And share said household with Owner and Children.

**TERM OR PERIOD OF AGREEMENT**

This agreement is to begin on 04/01/2010 for a term lasting until 04/01/2011. I fully understand and accept the rules and responsibilities of this agreement.

**SECURITY DEPOSIT**

The security deposit for the dwelling is \$ ZERO .

**RENT**

The total rent according to the terms of our lease agreement with the owner of the property is \$500 per month. I agree to pay \$500 a month.

**UTILITIES**

All Utilities are included in the \$500 rent amount. I understand this section will be revisited on a month to month basis and is open to possible increase, no greater than \$100.

**MOVING OUT**

If for whatever reason, I move out of the dwelling, I realize it is primarily my responsibility to find a replacement.

I agree to look for a replacement roommate who is acceptable to my present landlord.

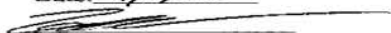
If I move out of the dwelling and a replacement roommate has not been found, I realize that I am still legally responsible to the Owner (Todd Silber) for paying my share of the rent and utility bills (if any apply).

As a party of this agreement, I have equal rights to the use of the space and facilities in the dwelling with the exception of areas we have designated as each one's private space. This agreement is intended to promote harmony between Owner and Roommate by clarifying the expectations and responsibilities to each other.

It is not necessary to witness or notarize this agreement unless requested by a roommate or Owner.

Owner: Todd Silber

Date: 4/1/2010



Roommate/Tenant: Mindy Johnston

Date: 4/1/2010

